



Improving Family,  
Resources & Health

## **CLOSE TO HOME**

by Judy Harris, USU Extension Agent in Utah County

### **Planning for your financial future**

The vast majority of Americans are making some effort to prepare financially for the future, but most are falling short in reaching their financial goals. The critical factor, aside from income, that distinguishes those who are relatively successful is *preparation of a financial plan*. Whatever their income, people with a plan save more money, save in smarter ways, and feel better about their progress than people without a plan. By comparison, knowledge of basic savings and investment principles has a more modest effect on savers' behavior. These are the major findings of a national telephone survey by Princeton Survey Research Associates.

The study showed that having a plan improves savers' behavior. For example, 88% of planners compared to 57% of non-planners make an annual contribution toward retirement. Among those who expect to send a child to college, seven in ten planners (68%) compared to 56% of non-planners have their college savings in a separate account designed to provide long-term growth. And nearly half of planners (48%) compared to a quarter of non-planners (26%) have calculated what they will need to maintain their standard of living in retirement.

Planners feel better about their financial progress than non-planners. About half of savers with a plan (48%) say they feel very confident they are making the best choices for how to manage their money, savings and investments, compared to only 28% of savers without a plan. And, across all income levels, savers who have a plan consistently outscore those without a plan on two indexes—one that measures feeling comfortable with financial matters and another that measures feeling in control of one's own financial situation.

*“Whatever their income,  
people with a plan  
save more money, save in smarter ways,  
and feel better about their progress  
than people without a plan.”*

The authors concluded many Americans are at risk of not being able to afford important life goals because they are saving too little and often make poor saving and investment decisions.

Individuals can dramatically improve their saving success by getting their finances in order and developing an overall financial plan. (Source: Executive Summary of "Planning for the Future: Are Americans Prepared to Meet Their Financial Goals?" for NationsBank and the Consumer Federation of America prepared by Princeton Research Associates.)

Everyone's plan is different, but here are some basics to consider:

- \$ No new debt.
- \$ Reduce spending. Brainstorm as many ways as you can. Keep adding ideas to the list.
- \$ Redirect money from spending to paying down existing debt or increasing savings/investments.
- \$ Long-term goals need to be evaluated with inflation in mind.

We can quickly generate examples using PowerSave: If the folks want \$100,000 saved for college/training for the kids they would have to save \$287 a month (at 8% interest) if they have 15 years to save. If they have only 10 years to save they would have to save \$543 a month (or \$752 if factoring in an annual increase in education costs of 6%). With PowerSave we can generate figures for your planning or for you to teach family members about saving. *It's a free service offered at USU Extension.*

We can also use PowerPay to generate numbers for consumers paying down their debt. It can be motivating!

# Plan your dream kitchen!

- ▶ Are you thinking of building or remodeling a kitchen?
- ▶ Are you overwhelmed with all the choices?
- ▶ Do you need someone to help you plan and design a kitchen that really meets your needs?

If you answered yes to any of these questions, this workshop is for you.

Explore the latest ideas in kitchen design, materials and products while planning and designing your dream kitchen. You will be able to tour the Utah House (UH) kitchen during this fun and interactive course. The UH has a beautiful kitchen with the latest in today's appliances, technologies and materials. Workshop instructors are from Utah State University and are professional kitchen experts with a great deal of knowledge about kitchen design, lighting, new technologies, universal design, household appliances, and materials and products used in kitchens. Benefits for attending this workshop are that you can bring your plans, ideas and questions to the workshop and instructors will assist you through the kitchen design process. You will also be able to experience and explore the latest ideas in kitchen design, materials, and products while planning and designing your dream kitchen.

**DATE:** Saturday - July 31, 2004

**TIME:** 8:30 a.m.-5:00 p.m..

**COST:** \$45.00, which includes resource materials, breaks, lunch, and planning kit. *Each participant will need to measure existing kitchen prior to the workshop.* **LOCATION:** Utah House

920 South 50 West, Kaysville, UT—take I-15 Kaysville City exit to Main Street, turn right heading south, stay on main street until you see fork in the road, turn right on 50 West. Go about 5 blocks. The Utah House is on the west side of the road.

**CONTACT:** Kerry Case, UH Program Coordinator (801-544-3089).

<http://extension.usu.edu/utahhouse>

## Festival of the American West

July 30 - August 7 (Closed Sunday)

11:00 a.m. - 9:00 p.m.

**TICKETS:** 800-225-FEST (3378) or 435-245-6050

The American West Heritage Center

4025 South U.S. Highway 89/91 - Wellsville, Utah 84339

(about 90 miles north of Salt Lake City)

For more information go to [www.awhc.org](http://www.awhc.org)

### ADMISSION:

Adults: \$15

Student/Seniors: \$12

Children (ages 2-11): \$10

Family Pass (admits 2 adults and all dependent children under 18 living at home): \$50

- ◆ **QUILT SHOW:** July 30 to August 7, 11:00 a.m.-7:00 p.m. (Wellsville Tabernacle, 75 South 100 East)
- ◆ **COWBOY POETRY GATHERING:** July 30 and 31, 11:00 a.m.-6:00 p.m.
- ◆ **WESTERN HORSE PARADE:** July 31 - 9:00 a.m. (Main Street in Wellsville)
- ◆ **AMERICAN WEST ART SHOW:** July 30 - August 7
- ◆ **COWBOY CHURCH SERVICE:** August 1, 7:00 p.m.

### WEEKEND & EVENING CONCERTS -

**7:30 p.m.**

*(buy a concert ticket and get into the Festival for free)*

Adults: \$25

Students: \$20

Child: \$15

Family Pass: \$100

July 30: Don Edwards and Waddie Mitchell

August 6: Baxter Black

July 31: Michael Martin Murphey

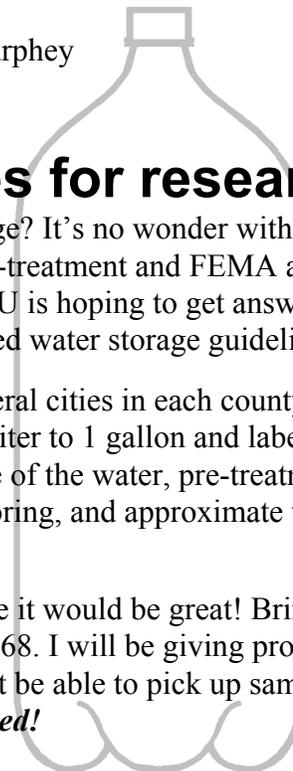
August 7: Riders in the Sky

## Water samples for research

Confused about water storage? It's no wonder with EPA giving one guideline for pre-treatment and FEMA another, etc., etc. A researcher at USU is hoping to get answers that will result in a research-based water storage guideline.

He wants samples from several cities in each county. Each sample should be around 1 liter to 1 gallon and labeled with the town that was the source of the water, pre-treatment (if any) by consumer before storing, and approximate time water was stored.

If you could donate a sample it would be great! Bring to our office or call Judy at 851-8468. I will be giving programs around the county and might be able to pick up samples on the way. *Your help is appreciated!*



# Cool Cooking

During the heat of the summer months, your microwave oven can deliver a variety of tasty foods without adding heat to your kitchen. Here are a couple of my favorites.

## Mexican Chicken Casserole

Yield: 6-8 servings

- 1 can (10½ oz.) condensed cream of chicken soup
- 2 tablespoons diced green chilies\*
- 2 large, firm, ripe tomatoes\*\*
- ¼ teaspoon instant minced onion
- 6 ounces corn chips\*\*\*
- ½ cup water (or liquid from cooked or canned chicken)
- 2 cups diced cooked chicken  
or 2 cans (5 oz. each) boned chicken, diced
- 1 cup (4 ounces) shredded cheddar cheese

In a small mixing bowl place soup, chilies, onion, and water. Stir until well blended.

Slice tomatoes in ½-inch slices.

In a 2-quart casserole layer half of the corn chips. Top with 1 cup chicken, then half of tomato slices or pieces. Pour half of soup mixture over chicken, sprinkle with three-fourths of cheese, reserving the rest for topping after cooking. Repeat layers.

\*I use canned mild chilies that are already chopped. If someone is very sensitive to the “heat” of chilies, fish out as many seeds as you can.

\*\*If using canned tomatoes, drain very well.

\*\*\*I use Fritos—no sharp points to poke the roof of your mouth and a good corn taste.

## Seasoned Crumb Chicken

*Keep this in a tight container in the refrigerator for almost instant meals of moist “roasted” chicken.*

*Microwaving does not brown chicken, so this coating adds color as well as flavor.*

¾ cup crushed rich round crackers (such as Ritz)

⅛ teaspoon pepper

½ cup grated Parmesan cheese

1 tablespoon dried parsley flakes

½ teaspoon garlic powder

Coat chicken with egg-water mix, or honey, or mayo, etc. to “glue” on the crumbs. Microwave until thickest part of chicken shows clear juice (not pink juice).

# Make time for story time

If you could give your child the key to open a window to the world, would you? If you could strengthen your relationship with your child and become a partner in adventure and enhancement, would you? If you could help your child understand feelings, and find meaning and a sense of importance in the world, would you? If you could help your child gain compassion, courage and tolerance of others, would you? What if you could do all these things, and it only took 20 minutes each day, would you do it? Then read to your child.

Time is hard to come by. A study at the University of Michigan a few years ago found employed mothers spend 11 minutes of weekdays, fathers only 8 minutes, in quality time with their children. We are busy. Still, somehow we squeeze in a little TV watching. The average adult spends 30 hours a week on it.

What could possibly convince us to have storytime for 20 minutes a day with our children? It makes us feel like a good parent. It will reassure your children, entertain them, and maybe inspire them. It’s fun.

You don’t have to teach your child how to read, reading aloud to them will make them want to read—the how can come after that. Even if your child already knows how to read, listening comprehension is usually a couple of grades ahead of reading comprehension. Let your fourth grader know that the books get even better. Most importantly though, is sharing a special time of enchantment together.

“The single most important activity for building the knowledge required for eventual success in reading is **reading aloud** to children.” (National Institute of Education 1985 report Becoming a Nation of Readers.)

Children who are read to become better readers.

- ☞ it creates an interest in reading
- ☞ it stimulates imagination
- ☞ it increases attention span
- ☞ listening comprehension is improved
- ☞ grammar and spelling are improved by memory, not by rules (becomes “natural”)

**THE MOST IMPORTANT  
THING TO SPEND  
ON CHILDREN IS YOUR  
TIME.**

# Is this the year of the apricot?



## Dehydrating Bulletin

If you are enjoying a bountiful crop of this nutritious fruit, there are a number of ways to preserve apricots to enjoy year round.

**Puree.**—My favorite is to cook the apricots until tender and puree until smooth. I use a food processor, but other tools work fine. Adding sugar or other sweetener is optional. Most of the apricot puree I make will be mixed months later with orange juice for a tasty breakfast beverage, so I do not add sugar to the apricots.

If freezing the puree, chill, and leave headspace in the container to give room for the puree to expand as it freezes.

This USDA canning guideline for fruit puree applies to any fruit except tomatoes or figs. For each four cups (1 quart) of fruit, add 1 cup of hot water. When cooked soft, put through sieve or food mill. Reheat pulp to boil and fill **hot** into jars, leaving ¼-inch head space. Get jars into boiling water canner while they are still very hot. Process 20 minutes for either pints or quarts. This processing time is for a boiling water canner between 1001 and 6000 feet altitude. (Complete Guide to Home Canning, USDA, 1988)

If making leather, start with puree that is still warm. The natural sugar in the fruit will be concentrated as the water evaporates, so you may not need to add sugar or add just a little. Spread the puree in a thin layer on a plastic film on a cookie sheet, a pizza pan, an oven-safe dinner plate, or on some dehydrator racks. Make sure that the plastic sheet edges do not fold over and cover any of the puree. The puree should be about ¼-inch thick, with the outer edge a little thicker. The leather is adequately dried when you can peel it from the plastic. Leathers can be stored by rolling them up while they are still on the film and placed in a glass jar with a tight lid or plastic bag. The leather will retain color and flavor for several months at room temperature, but storage life can be extended by refrigeration or freezing.

If you want to dehydrate apricot halves that have a glaze, here are three options: **Honey dip:** Dissolve ½ cup sugar in 1½ cups boiling water. Add ½ cup honey. Makes 2½ cups. Dip fruit in small batches. Allow fruit to soak 3-5 minutes. Remove with slotted spoon and drain.

**Honey lemon dip:** Slightly heat and dissolve ½ cup honey with the juice of one lemon in ½ cup of water. Dip the fruit, then spread on drying trays.

**Hot syrup:** Combine one cup each of corn syrup, sugar, and water. Bring to boil. Add fruit. Simmer 10-15 minutes. Drain well. Place on trays sprayed with oil to avoid sticking fruit. Lift fruit gently from pan to tray. Syrup dip will increase the drying time. Final product is like a candied fruit.

For excellent information on dehydrating get our bulletin *Home Drying of Food* for \$2.00.

It gives techniques for successfully drying herbs, fruits, vegetables, and meat.

It covers factors that will affect success in drying, sun drying, air drying, dehydrators, oven drying, fifteen methods for pretreating, testing for dryness, conditioning, and pasteurizing.

### DISASTER RECOVERY INFORMATION

USU Extension has a website with great information when disaster strikes. It covers natural and human-caused disasters, including disease and terrorism.

- ◆ Go to <http://extension.usu.edu>
- ◆ Click on “Cooperative Extension” on the upper right side
- ◆ Click on “Disaster” on the left-hand side

It also has links to state and national websites, including Utah Dept. of Agriculture and Food, Utah Dept. of Health-Food Safety, Utah Fire Information and the Utah Red Cross.

Natural disaster topics include:

- Drought/Conservation
- Tornadoes
- Water Issues & Floods
- Landscape/Earthquakes
- Wildfire & Wind Damage

Human-caused disasters covers:

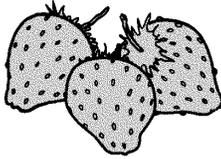
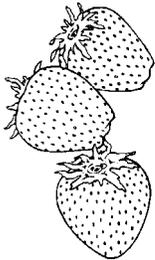
- Farm Safety
- Food & Family Safety
- Food Storage
- Family Stress
- Bio-Security & Animal Health
- Disease
- Terrorism



## Hinton Around the Yard & Garden

HORTICULTURE NEWSLETTER  
by Adrian C. Hinton,

USU - Utah County

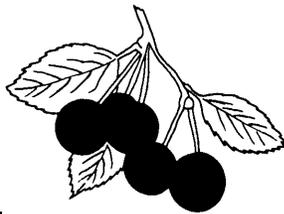


**GREETINGS FROM  
THE COUNTY AGENT**



Welcome to summer and for the most part a super growing season. A hard and sharp hail did some damage in some parts of Utah County the middle of June. Even with a

*Adrian C. Hinton*



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**UTAH DEPARTMENT of AGRICULTURE and  
FOOD INFORMATION FOR PESTICIDE**

**APPLICATORS:** The 2004 Continuing Education Unit Courses list for Utah licensed pesticide applicators can be viewed at  
[http://www.ag.state.ut.us/plantind/pest\\_app.html](http://www.ag.state.ut.us/plantind/pest_app.html).

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### **TIMELY TIPS FOR JULY - AUGUST** by Paul Wilkey, Master Gardener/Horticulture Assistant

1. Check your insect control schedule. Check stone fruits for borers. Continue codling moth control. Remember August 1<sup>st</sup> is the due date for walnut husk fly.
2. Give potatoes a side dressing of nitrogen in mid-July.
3. Use registered insecticides or mineral oil on corn silks.
4. At the end of July or early August begin planting cool season crops again for fall harvest.
5. There are still a few openings for July and August for the Slow the Flow water check on your sprinkler system. Call 851-8463 for an appointment.
6. August is the month for county fairs. Make plans to exhibit your best and to visit neighboring counties. The Utah County Fair will be held July 28-31 at Thanksgiving Point. We have fair books here in the Utah County Extension office.
7. Start an inventory of your canning supplies.
8. Keep garden weeds from going to seed. Hand pull or hoe them. This will help you have a cleaner garden next year.
9. Touch up (sharpen) mower blades.
10. When working or playing outdoors be sure to protect yourself against the West Nile Virus (caused by mosquitoes). Wear long sleeves, long pants, hats and use plenty of repellents that contain "Deet".
11. Enjoy the holidays on July 4th and 24th!



## CARE OF A WATER-WISE YARD - Vania Wilkinson, Master Gardener

Water-wise landscaping is a great concept in this desert environment. Listed below are some great flowers & bushes to plant, as well as their watering requirements. Watch for wilting or stress, it may take over a year to establish some of these plants. Make sure these plants do not get too much water, this can kill them.



### WATER ZONES 0 (no watering required)

#### FLOWERS

Porters sulphur flower      Native blue flax  
Wasatch penstemon/penstemon      California poppy

#### SHRUBS

Big Sagebrush      Mormon Tea  
Fourwing Saltbush      Apache Plume  
Rubber Rabbitbrush      Oakleaf Sumac  
New Mexico Privet      Dwarf Smooth Sumac  
Adams Needle Yucca

### WATER ZONE 1 (1 irrigation per month)

#### FLOWERS

Yarrow      Moss rose  
Pasque flower      Sedum  
Cone flower      Hens & chicks

#### SHRUBS

Creeping Mahonia      Western Sand Cherry  
Pygmy Pea Shrub      Silver Buffaloberry  
Junipers      Common Snowberry  
Dwarf Mugo Pine      Coralberry  
Mountain Snowberry

**THANK  
YOU!**

## MASTER GARDENER'S CORNER

The Utah County Master Gardener's Association would like to sincerely thank those businesses who provided the great door prizes for our Summer Family Social. These include:

Carpenter Seed Company	Cal Ranch (Spanish Fork)
Cook's Greenhouse Gardens	IFA (Spanish Fork)
Lyle Jenkins	Freeway Gardens
Hansens Plants (Spanish Fork)	Linden Nursery
Olsons Greenhouse Gardens (Santaquin)	Olsons Garden Shoppe (Payson)
Strattons Rainbow Gardens	Thanksgiving Point Museum of Ancient History (Cliff Miles)
Vineyard Nursery	Spanish Fork City
Paul Wilkey	
Wal-Mart (Springville)	

We would also like to thank Sheila Hagen and her daughter, Sarah, for the delightful children's activities; Brad Farrer and his son, Jess, for being such great cooks; Vania Wilkinson for handling the plant exchange; and, of course, HOW could we do without Paul Wilkey and all his help and support and Betty Moore and her hard work and taking care of all the details. *Thanks so much to you all!* An additional special thanks from Phyllis Grant and the Master Gardener Board.

## USEFUL INFORMATION IN LIMITED AMOUNTS

- ★ Fruit and Vegetable Market News Reports are available on the Internet at [www.ams.usda.gov/fv/mnncs/index.htm](http://www.ams.usda.gov/fv/mnncs/index.htm). Information is provided by the USDA Agricultural Marketing Service. Reports can be emailed to users as they come available.
- ★ National Allium Research Conference is scheduled for December 8-10 in Grand Junction, CO. View the program at [www.NARC2004.org](http://www.NARC2004.org).
- ★ Interested in growing crops in tunnels? Information or construction instructions are at the following sites: Pennsylvania State University has the 2003 High Tunnel Production Manual for sale (\$25 plus shipping). To order it go to [www.plasticulture.org/publications/tunnel.pdf](http://www.plasticulture.org/publications/tunnel.pdf). Another free publication (<http://cru.cahe.wsu.edu/CEPublications/eb1825/eb1825.html>) describes the construction of a small portable hoop house. This design costs about \$350 to build, can be constructed in a day, and moved in a couple of hours. Both publications offer a wide range of crop production information.
- ★ Public Inquiries for Help: A new website, also from the Department of Labor, serves as a clearinghouse for government loan programs, [www.govloans.gov](http://www.govloans.gov). Agriculture figures prominently on their homepage. Several Farm Service Agency and Rural Development programs have listings on this site as well.

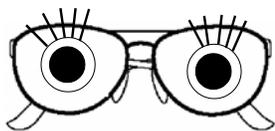


## Hinton Around the Yard and Garden

### PESTICIDES

# TAKE TIME to READ the LABEL!

By Paul Wilkey  
Master Gardener/  
Horticulture Assistant



Every chemical pesticide, as in herbicides, insecticides, fungicides, etc., has a label on it that contains **VITAL INFORMATION** you should know before using the product.

Because of many discontinued chemicals, plus new ones that are being introduced, **READING LABELS is an absolute MUST!**

Millions of dollars are spent in developing and testing these products. These labels contain information that is as near perfect as research can get. **ALWAYS FOLLOW LABEL INSTRUCTIONS.** This information is there for your protection. So it is important **NOT** to trust intuition or your memory. Never guess – always read the label. Also, before you buy the product make sure the chemical is the right one to do the job.

Before you mix and apply the product make sure you have made the proper dilution. More doesn't mean stronger or better in most cases. The developers know best.

Always read and understand First Aid procedures in case of an accident. Don't try to read them after the problem happens – by then it may be too late.

Before you dispose of the container be aware of any special instructions about destroying unused chemicals.

**NEVER POUR UNUSED CHEMICALS INTO  
SEWERS, DRAINS OR DITCHES**

When in doubt, contact your city's Hazardous Waste Department.

**!!!! REMEMBER - READ THE LABELS  
!!!!**

## Insect Control without Insecticides

by Emily Rowberry, Master Gardener

A great part of having a garden is being able to pick fresh fruits and vegetables right off the plant and take a bite without worrying about having to wash insecticides off first. But nothing ruins that great moment like finding half an insect left in the bite.

In order to have an insecticide-free garden and decrease the number of insects that share the garden, there are a variety of insects control methods the home gardener can use:



**TAKE** advantage of pests' natural enemies such as lady bugs, preying mantids, green lacewings and trichogramma wasps.



**REMOVE** by hand insects and insect egg masses and drop them in a jar of soapy water. This



works well for cabbage looper, Colorado potato beetle, imported cabbage worm, Mexican bean beetle, squash bug, stink bug, tomato hornworm.



**USE** plant guards such as a paper cup with the end removed to prevent cutworm damage; or sticky barriers on the trunks of shrubs and trees to prevent damage by crawling insects.



**PLACE** aluminum foil mulch on the soil beneath plants to repel aphids and leafhoppers.



**SPRAY** a stiff stream of water to remove aphids, mealy bugs and spider mites from plants.



**LAY** sections of old garden hose or rolled up newspaper on the ground at night and dump the earwigs that crawl in into a pail of soapy water in the morning.



**USE** beer pan traps for slugs and snails.



**DROP** mineral oil in newly forming corn silks to deter corn earworms and flea beetles.

If all else fails and an insecticide seems necessary to control an insect problem in your garden, be sure to read and follow all label directions carefully, paying close attention to harvest intervals and protective clothing recommendations.

### SOURCES:

Insect Pest Management for the Home Vegetable Garden: A Guide to Reducing Insecticide Use by H.W. Homan and E.J. Bechiniski

The Garden Primer by Barbara Damrosch

Rodale's Illustrated Encyclopedia of Gardening and Landscaping Techniques: Chemical Free by Barbara W. Ellis

**UPCOMING PROGRAMS TO ATTEND:  
THANKSGIVING POINT GARDENING CLASSES**

Call 768-2300 for info.  
BASIC LANDSCAPE DESIGN, AREA GARDEN TOURS,  
SATURDAY GARDEN WORKSHOPS, GARDEN WALKS,  
WEDNESDAY NIGHT WORKSHOP

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**WATER CONSERVING IRRIGATION DESIGNS & RETROFITS - Craig A. Widmier, ASLA, UIA**

As the water demand continues to grow with population, many landscapes are being designed and retrofitted to be drought tolerant. A few key things to remember in irrigation design are plant groupings, micro climates, soils, programming, and for retrofits – supplemental water to remaining plant material.

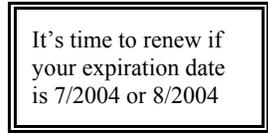
It is important to put plant materials that have similar water needs on individual zones. This is also an issue of planting design. Too many times we see landscapes where drought tolerant plant material is mixed in with high water use plants.

Another important issue is separating irrigation zones by micro climates. These micro climates can be determined by sun exposures on sides of a building, north or south facing, or by tree canopies, or direction that a slope is facing. The important thing to remember is that a similar plant material in different micro climates will require different amounts of water for sustainability.

Understanding the type of soil on a site is important to determine how much water can be applied before run-off occurs. Soils that are higher in clay will need to have irrigation systems that can either apply the water at a slower rate or be able to cycle the run time in order to allow for percolation.

Programming and seasonal adjustments in irrigation clocks is essential in water conservation. As new plant material is established, run times can be reduced.

Any existing trees that are going to remain in a retrofitted landscape should have supplemental irrigation.



This newsletter is an educational effort of the Utah County office of Utah State University Extension, 51 So. University Ave., Room 206, Provo, UT 84601.

The phone for USU Extension is 851-8460. If you do not have a touch tone phone, stay on the line and the receptionist will help you. With a touch tone phone, at the greeting press the number of the desired subject:

- 5) garden, yard, trees, insects
- 2) food, finances, clothing, housing
- 3) pastures, field crops, dairies
- 4) 4-H and youth

**Please check**



If the date on your mailing label says 7/2004 or 8/2004 it is time to renew your subscription. Make check payable to "Utah State University" and mail to address above. Send \$3 to renew for 1 year (6 issues).

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